

Information to identify the case:

Debtor 1	<u>Eileen M Venezio</u>	Social Security number or ITIN	xxx-xx-7953
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 15-22586-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Eileen M Venezio

9/12/18

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Eileen M Venezio
 Debtor

Case No. 15-22586-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 31

Date Rcvd: Sep 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2018.

db
 515605515 +Eileen M Venezio, 6 Chatham Place, Linden, NJ 07036-3612
 515803994 Advanced Open MRI, 6416 Bergenline Avenue, West New York, NJ 07093-1621
 515605519 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 515605521 +Community Medical Center, Correspondence, PO Box 9800, Coral Springs, FL 33075-0800
 515605520 +First National Bank Of Omaha, PO Box 3331, Omaha, NE 68103-0331
 515635726 +First National Bank Of Omaha, PO Box 3696, Omaha, NE 68103-0696
 515605523 +First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha, NE 68197-0003
 5156567622 +Home Depot Credit Services, PO Box 790328, St Louis, MO 63179-0328
 5156567622 +Nationstar Mortgage LLC, PO Box 619094, Dallas Texas 75261, Nationstar Mortgage LLC,
 PO Box 619094, Dallas Texas 75261-9094
 5156567622 Nationstar Mortgage LLC, PO Box 619094, Dallas Texas 75261
 515605524 Northeast Metro Ambulance, 110 Cox Avenue Unit 10, Eagleswood, NJ 01809-2000
 515605525 +Quality Medical Transport, PO Box 320, Bayville, NJ 08721-0429
 515605526 Quest Diagnostics, PO Box 740985, Cincinnati, OH 45274-0985
 515618789 +Santander Bank, N.A., 601 Penn St., 10-6438-FB7, Reading, PA 19601-3563
 515605527 Santander Bank, NA, Mail Code 10-421-CN2, PO Box 12646, Reading, PA 19612-2646
 515605530 +Visa Signature, Bank Of America, PO Box 15026, Wilmington, DE 19850-5026
 515605531 Visa Signature, Bank Of America, PO Box 982235, El Paso, TX 79998-2235

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 12 2018 23:56:06 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 12 2018 23:56:03 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

cr EDI: GMACFS.COM Sep 13 2018 03:13:00 Ally Capital serviced by Ally Servicing LLC,
 PO Box 130424, Roseville, MN 55113-0004

cr EDI: GMACFS.COM Sep 13 2018 03:13:00 Ally Financial, PO Box 130424,
 Roseville, MN 55113-0004

515605516 +EDI: GMACFS.COM Sep 13 2018 03:13:00 Ally, PO Box 380902, Bloomington, MN 55438-0902

515613516 EDI: GMACFS.COM Sep 13 2018 03:13:00 Ally Capital, PO Box 130424,
 Roseville, MN 55113-0004

515818579 EDI: GMACFS.COM Sep 13 2018 03:13:00 Ally Financial, PO Box 9001951,
 Louisville, KY 40290-1951

515605517 EDI: AMEREXPR.COM Sep 13 2018 03:13:00 American Express Blue, PO Box 981535,
 El Paso, TX 79998-1535

515605518 EDI: BANKAMER.COM Sep 13 2018 03:13:00 Bank of America, PO Box 982235,
 El Paso, TX 79998-2235

515780464 EDI: PRA.COM Sep 13 2018 03:13:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,
 POB 41067, Norfolk VA 23541

515605529 EDI: CHASE.COM Sep 13 2018 03:13:00 Slate - Chase, PO Box 15298,
 Wilmington, DE 19850-5298

515623116 EDI: RMSC.COM Sep 13 2018 03:13:00 Synchrony Bank,
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605

515812653 +EDI: WFFC.COM Sep 13 2018 03:13:00 Wells Fargo Card Services, 1 Home Campus 3rd Floor,
 Des Moines, IA 50328-0001

515605532 EDI: WFFC.COM Sep 13 2018 03:13:00 Wells Fargo Visa, PO Box 522,
 Des Moines, IA 50306-0522

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Santander Bank, N.A., 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3563

515605522 ###Hematology Oncology Associates, 368 Lakehurst Road Suite 201, Toms River, NJ 08755-7339

515605528 ###Seneca Mortgage Servicing, 611 Jamison Road, Elma, NY 14059-9392

515818979 ###Seneca Mortgage Servicing LLC, Seneca Mortgage Servicing, 611 Jamison Road,
 Elma, NY 14059-9392

TOTALS: 0, * 1, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 31

Date Rcvd: Sep 12, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Charles G. Wohlrab on behalf of Creditor NATIONSTAR MORTGAGE LLC cwohrlab@logs.com,
njbankruptcynotifications@logs.com
Denise E. Carlon on behalf of Creditor Seneca Mortgage Servicing LLC
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Diane Ault Cullen on behalf of Debtor Eileen M Venezia dacesq@comcast.net,
G27779@notify.cincompass.com
John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
John R. Morton, Jr. on behalf of Creditor Ally Capital serviced by Ally Servicing LLC
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Loren L. Speziale on behalf of Creditor Santander Bank, N.A. lspeziale@grossmcginley.com,
jkacsur@grossmcginley.com;ehutchinson@grossmcginley.com
MaryBeth Schroeder on behalf of Debtor Eileen M Venezia marybeth@schroedermb-law.com
TOTAL: 9